



Office Furniture Warehouse
 Gigantic Selection • Immediate Delivery
 216-431-2700 • www.theofw.com
 Mon-Fri 8-5 • Sat 9-1 4100 Payne Ave., Cleveland



STEP UP TO THE LEVEL OF CUSTOM SHIRTS
Joseph Scafidati Inc.
 CUSTOM TAILORS & SHIRTMAKERS
 925 Euclid Ave., Cleveland, Ohio 44115
 Phone: 216-579-9500 ♦ Fax: 216-771-8548
 email: jscafidat@attglobal.net website: scafidatitailors.com



Every Great City has a Great University

When you make a gift to Case Western Reserve University, you are investing in the progress of Cleveland. From groundbreaking research to the commercialization of new technology to academic partnerships that provide innovative programs, the University is poised, as never before, to move our city forward.

The gift planning professionals at Case Western Reserve University are available to work with donors and their advisors to incorporate philanthropy into estate and financial plans.

FOR MORE INFORMATION, PLEASE CONTACT:
 THE OFFICE OF GIFT PLANNING
 PHONE: 216.368.4460
 TOLL FREE: 877-477.1143
 E-MAIL: GIFTPLAN@CASE.EDU

To Subscribe to Crain's Cleveland Business
 Call 1-888-909-9111

ESTATE PLANNING

Caring: Employers empathic

continued from PAGE 15
 insurance, caregiving resources and durable power of attorney with public education.

Employers are inviting such discussions into their lunch and conference rooms, and attorneys, nonprofits and social workers are taking the message to the streets that help is available.

Seeking a balance

Suzi Kay, manager of the Family Caregiver Support Program at the Western Reserve Area Agency on Aging, preaches the word.

She comes by invitation to companies such as lubricant additives maker Lubrizol Corp., drug development company Ricera Biosciences LLC and insurance broker Oswald Cos.

"It depends on what they want, but I try not to offend their HR departments," Ms. Kay said. "I talk about balancing work and caregiving, knowing your policies, knowing medical leave, who's here to support you. I also tell people, 'Be honest with your supervisor. If you're late because the aide didn't show up, better they know that.'"

Barbara Tobias, director of human resources at Oswald, said the reality of caregiving means stress in and out of the office. That's why its leadership seeks to give employees tools to handle caregiving needs better, even offering long-term care insurance for employees and their extended family members as an optional benefit.

"We are very understanding when folks have those kinds of situations," she said.

Stuck in the middle

Yet those with health benefits, savings accounts and long-term care insurance sow a different row than those without. Depending on the level of savings, sometimes the middle-class row is even harder to sow than that of the working poor or below who actually have less to lose or hadn't planned to have anything to pass to the next generation.

Often members of the middle class must liquidate their assets before they are eligible for Medicaid coverage. And sometimes a child's own finances can crack and sometimes even crumble under the weight of balancing the responsibilities of their own household, a job and now the additional responsibilities of caring for a parent.

"Obviously there are kids that I've seen who have quit work or who have tried to squeeze in trying to work and trying to take care of a parent," said Andrea Price, senior attorney in the Consumer Unit at the Legal Aid Society of Cleveland.

Sacrifices made

Karen Sabo is among the lucky ones who found resources to help.

Yes, the Avon mom of three grown children quit her job in retail management last November to care for her mother, 83, who has Alzheimer's disease. She even left the condo she bought with her boyfriend to move back into her childhood home, so her mom could stay in familiar surroundings.

"When I left, I thought I'd only be gone a month or something," said Ms. Sabo, 53. "Technically I'm still on as a full-time employee. I just

never go."
 But that was a dream, she admits. "She really, really wanted to stay in her own home," Ms. Sabo said of her mom. "She didn't want to move anywhere else, like into our place. At the time, you don't realize what you're giving up."

What she's giving up is a second income, retirement savings, that earning period after the kids are grown when it's all about planning, saving and maybe traveling a little.

But, she found a way to augment her mother's Anthem health insurance with a prescription card that knocked the \$900 monthly cost of her medications to \$50.

'Nothing to lose'

The caregiving questions are asked as often in the suburbs as they are in the city, a phenomenon that stretches across classes, races and gender. But when it happens to the poor, it often succeeds at keeping them poor or making them poorer.

Sometimes it doesn't really matter. "Most of our clients are so low income to begin with, sort of if you ain't got nothing you've got nothing to lose," said Ann McGowan Porath, director of intake and referral at the Legal Aid Society of Cleveland.

Sandra J. Buzney, an attorney at Hickman & Lowder, a firm that specializes in estate planning and planning for families of individuals with disabilities, said there are cracks in the system left by the depleted ranks of social workers at the hospital level.

"The fact is families aren't getting the information that they used to get," she said. "The focus is more on discharge planning, so we do get these cases where in the past there were social workers and just more staff in general (and) people were getting linked to services."

Call for Nominations

This Fall *Healthy 50* will recognize the *50 healthiest companies* in Northern Ohio. Businesses of all sizes with a base in Northern Ohio will be honored for their dedication to their employees' health and well being.



Why should I nominate my company?
 Excellent *recruiting* tool
 Marketing *exposure* for your *company*
 Affiliation with a *positive* initiative
 November 17th *Recognition Gala*
 It is *free* to *nominate* your company
 Healthy 50 *Hall of Fame*

(e) nominate@healthy50.org (t) www.healthy50.org (t) 216.231.6827